



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,730
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A PAYMENT BANK HOST APPLICATION HAS A FILTER PROCESS MODULE FOR PROCESSING PAYMENTS INSTRUCTIONS, AND WHEREIN A PAYMENT BANK HOST APPLICATION APPLIES PAYMENTS RISK DATA...
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED SEPTEMBER 20, 2007

Sir:

In response to the Office Action mailed in the present Application on September 20, 2007, Applicant submits the following amendments to the same: